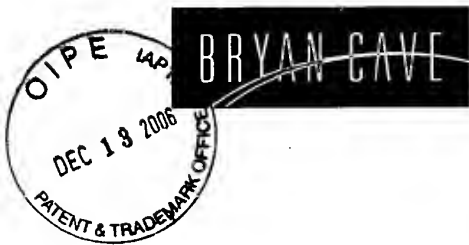


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Walter P. Opaska
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December 13, 2006

VIA U.S. MAIL

Mail Stop Amendment
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

Re: US Patent Application No.: 09/990,123
Inventor: DiPiero, et al
Title: HEALTH PLAN MANAGEMENT METHOD AND APPARATUS
Attorney Docket No.: 0185418

Dear Sir/Madam:

Enclosed herewith for filing in the above-identified application are the following:

1. Transmittal Letter (2 pgs.);
2. Information Disclosure Statement (8 pgs. + 24 references);
3. Check number 2996 in the amount of \$180.00; and
4. Self-addressed, prepaid postcard to acknowledge receipt of documents.

Very Truly Yours,

Walter P. Opaska

Walter P. Opaska

WPO/da
Enclosure

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Commissioner for Patents

Serial No. 09/990,123

December 13, 2006

Page 2

Bryan Cave LLP

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I hereby certify that this document (and any others referred to as being attached or enclosed) is being deposited with the United States Postal Service as "Express Mail Post Office to Addressee" service, mailing label No. **EV574851162US** on **December 13, 2006** and addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Denise M. Aleman

Printed Name: *Denise M. Aleman*



Attorney Docket No. 0185418
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :
DiPiero et al : Group Art Unit: 3626
Serial No.: 09/990,123 : Examiner: Frienel, Vanel
Filed: November 21, 2001 :
Title: HEALTH PLAN MANAGEMENT METHOD AND APPARATUS

INFORMATION DISCLOSURE STATEMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Attached hereto is a completed Form PTO-1449 listing patents, publications, applications, or other information, which the applicant believes may be material to the examination of the subject patent application. Copies of any foreign patents and any non-patent literature are submitted herewith, as required by 37 C.F.R. §1.98(a)(2). Copies of any cited U.S. patents and U.S. patent application publications are not submitted herewith, in accordance with the notice published in the Official Gazette of August 5, 2003. It is requested that the cited patents, publications, applications, or other information be made of record in the examination of this application.

This information disclosure statement is being filed following the mailing of a first Office Action on the merits but prior to the mailing date of any of: a final action under § 1.113; a notice of allowance under § 1.311; or an action that otherwise closes prosecution in the application. In accordance with 37 C.F.R. §1.97(c), this information disclosure statement is accompanied by a

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check in the amount of \$180. The commissioner is authorized to charge any additional fee required by this paper or credit any overpayment to Deposit Account No. 02-4467.

No representation is made that a search has been performed. No admission is made that the information cited in this statement is, or is considered to be, material to the patentability of the subject patent application.

Respectfully submitted,

Dated: Dec. 13, 2006

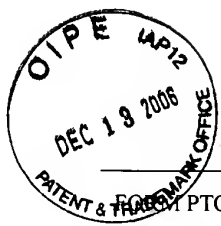
By: Walter P. Opaska
Walter P. Opaska, Reg. No. 54,349
2 North Central Avenue, Suite 2200
Phoenix, Arizona 85004-4406
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Facsimile: (602) 364-7070

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Denise M. Aleman
Printed Name: Denise M. Aleman



Sheet 1 of 6

PTO-1449 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)	ATTY. DOCKET NO. 0185418	SERIAL NO. 09/990,123
	APPLICANT Dipiero, et al.	
	FILING DATE November 21, 2001	GROUP 3626

U.S. PATENT DOCUMENTS

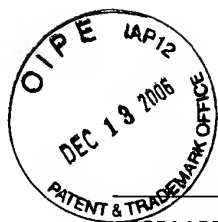
EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLA SS	SUBCLASS	FILING DATE IF APPROPRIATE
/VF/	US-2002/0087444	07-2002	DiPiero, et al.			
/VF/	US-5,802,500	09-1998	Ryan et al.			
/VF/	US-6,235,176	05-2001	Schoen et al.			
/VF/	US-2002/0152097	10-2002	Javors, Jonathan R.			
/VF/	US-6,014,632	01-2000	Gamble et al.			
/VF/	US-2001/0034618	10-2001	Kessler et al.			
/VF/	US-6,434,531	08-2002	Lancelot et al.			
/VF/	US-5,136,502	08-1992	Van Remortel et al.			
/VF/	US-5,884,275	03-1999	Peterson et al.			
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/VF/	6,067,522	05-23-2000	Warady et al.			
/VF/	2002/0095316 A1	07-18-2002	Toan et al.			
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/VF/	5,950,169	09-07-1999	Borghesi et al.			
/VF/	6,125,354	09-26-2000	MacFarlane et al.			
/VF/	6,151,586	11-21-2000	Brown			

EXAMINER /Vanel Frenel/

DATE
CONSIDERED 05/26/2003

EXAMINER: Initial citation considered. Draw line through citation if not in the conformance and not considered. Include copy of this form with next communication to applicant.

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U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLA SS	SUBCLASS	FILING DATE IF APPROPRIATE
/VF/	6,163,770	12-19-2000	Gamble et al.			
/VF/	6,343,310 B1	01-29-2002	DiRienzo			
/VF/	6,735,569 B1	05-11-2004	Wizig			
/VF/	6,792,410 B1	09-14-2004	Donovan et al.			
/VF/	2005/0086075 A1	04-21-2005	Kachler et al.			
/VF/	10/103,267	03-20-2002	Gupta			

FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

OTHER DOCUMENTS (Including Author, Title, Date Pertinent Pages, Etc.)

/VF/		VIVIUS a healthcare system: Questions & Answers; http://www.vivius.com/faqemployer.asp
/VF/		VIVIUS a healthcare system: Investors; http://vivius.com/partners.asp
/VF/		VIVIUS a healthcare system; Vivius Signs Agreement with Health Net to Provide Consumer-Driven Health Care Plan in Select U.S. Markets; http://www.vivius.com/PublicPressRelease.asp?PressRelease=59&type=
/VF/		HealthMarket Self Directed Health Plans: HealthMarket Answers Your Questions; https://healthmarket.com/N/HMIQA.jsp
/VF/		HealthMarket Self Directed Health Plans: The HealthMarket Advantage; https://www.healthmarket.com/N/hmAdv.jsp
/VF/		Definity Health: Personal Care Account; http://www.definityhealth.com/marketing/account/html
/VF/		Definity Health: Consumer Control; http://www.definityhealth.com/marketing/advantage.html

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PATENT AND TRADEMARK OFFICE		APPLICANT Dipiero, et al.	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		FILING DATE November 21, 2001	GROUP 3626
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	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

OTHER DOCUMENTS (Including Author, Title, Date Pertinent Pages, Etc.)

/VF/		Definity Health: Join our team; http://www.definityhealth.com/marketing/z-AccountManager.html
/VF/		Lumenos: The Lumenos Program; http://www.lumenos.com/eprise/main/Public/Content/lumenos_program/at_a_glance
/VF/		Lumenos: Lumenos Brings Consumer-Driven Health Care Options to Benefitpoint®; http://www.lumenos.com/press/benefitpoint
/VF/		Lumenos: Chooses Siebel Systems to Provide Personalized Customer Service for; http://www.lumenos.com/press/siebel
/VF/		National Center for Policy Analysis Idea House: NCPA - Health Issues - Defined Contribution Health Plans: Wave of the Future? http://www.ncpa.org/pi/health/pd121099c.html

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Sheet 4 of 6

FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE	ATTY. DOCKET NO. 0185418	SERIAL NO. 09/990,123
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						YES	NO

OTHER DOCUMENTS (Including Author, Title, Date Pertinent Pages, Etc.)

/NF/		National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- Level the Playing Field for U.S. Health Insurance; http://www.ncpa.org/oped/goodman/jcg122199.html
/NF/		National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- BradleyCare: Two Steps Forward Six Steps Back; http://www.ncpa.org/oped/goodman/jcg112299.html
/NF/		National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- Minimum Wage Hike and the Uninsured; http://www.ncpa.org/oped/goodman/jcg111199.html
/NF/		National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- Taxing the Poor; http://www.ncpa.org/oped/goodman/jcg102899.html
/NF/		National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- Gore Health Plan: One Step Forward, Three Steps Back; http://www.ncpa.org/oped/goodman/jcg91499.html

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/VF/		National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- New Entitlement Not Needed For Prescription Drugs; http://www.ncpa.org/oped/goodman/jcg81899.html
/VF/		National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- Protect Patients From Congress; http://www.ncpa.org/oped/goodman/jcg71299.html
/VF/		National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- MSAs: South Africa Leads the Way; http://www.ncpa.org/oped/goodman/jcg7899.html
/VF/		National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- America Already Has School Choice; http://www.ncpa.org/oped/goodman/jcg7799.html
/VF/		National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- A Bill to Save Social Security; http://www.ncpa.org/oped/goodman/jcg51799.html

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/NF/		National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- Reforming the U.S. Health Care System; http://www.ncpa.org/oped/goodman/jcg51099b.html
/NF/		National Center for Policy Analysis Idea House: NCPA Opinion Editorial – Texas Already Has School Choice; http://www.ncpa.org/oped/goodman/jcg51099a.html

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